



Order Filed on May 18, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

U.S. Bank National Association, not in its individual
capacity but solely as indenture trustee, for the holders of
the CIM Trust 2020-R3, Mortgage-Backed Notes, Series
2020-R3

In Re:

Patricia Russell-Chapman,

Debtor

Case No.: 21-13934 JNP

Adv. No.:

Hearing Date: 5/3/2022 @ 11:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: May 18, 2022

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Patricia Russell-Chapman

Case No: 21-13934 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R3, Mortgage-Backed Notes, Series 2020-R3, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 5918 Maple Drive, Mays Landing, NJ, 08330, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joel R. Spivack, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 22, 2022 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2021 through April 2022 for a total post-petition default of \$8,225.07 (5 @ \$1,672.23, less suspense \$136.08); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$8,225.07 will be paid by Debtor remitting \$913.89 for per month for eight months and \$913.95 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on May 1, 2022 and continue for a period of nine months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2022, directly to Secured Creditor's servicer, SPS, Inc., P.O. Box 65250, Salt Lake City, UT 84165 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.